

May 03, 2010

CLERK, U.S. BANKRUPTCY COURT
EASTERN DISTRICT OF CALIFORNIA

0002603714

Official Form 6 - Summary (10/06)

Case 10-31614 Filed 05/03/10 Doc 12

UNITED STATES BANKRUPTCY COURT – EASTERN DISTRICT OF CALIFORNIA
SACRAMENTO DIVISION

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (if known)
---	-------------------------

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 264,482.04		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 17,350.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 11,244.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	3		\$ 59,751.24	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 8,240.56
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 4,886.00
TOTAL		16	\$ 264,482.04	\$ 88,345.24	

Debtor(s): Michael William Lawrence Judith Deann Lawrence	Case No.: (If known)
--	-------------------------

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
		Total ➤	0.00	

(Report also on Summary of Schedules.)

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Couches, TVs, Washer & Dryer, Refrigerator	J	1,500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothes	J	1,000.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Hartford Annuity	W	15,830.59
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		ICMA Deferred Comp.	H	40,455.59
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		PERS	H	153,254.79
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		San Joaquin County Retirement	W	24,131.07
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Honda XR250 Motorcycle	J	835.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2002 Dodge Durango	J	2,425.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Dodge Ram 1500	J	6,925.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2003 Honda CRF230 Motorcycle	J	775.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2005 Honda CRF250 X5 Motorcycle	J	2,100.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Dodge Charger Daytona	J	15,250.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
2 continuation sheets attached			Total ➤	\$ 264,482.04

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds
\$146,450.*

- 11 U.S.C. § 522(b)(2)
- 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
2003 Dodge Ram 1500	C.C.P. §§ 704.010, 703.150	2,725.00	6,925.00
Clothes	C.C.P. § 704.020	1,000.00	1,000.00
Couches, TVs, Washer & Dryer, Refrigerator	C.C.P. § 704.020	1,500.00	1,500.00
Hartford Annuity	C.C.P. § 704.115(a)(1), (2)	15,830.59	15,830.59
ICMA Deferred Comp.	C.C.P. § 704.115(a)(1), (2)	40,455.59	40,455.59
PERS	C.C.P. § 704.110(b), Gov. Code § 21201	153,254.79	153,254.79
San Joaquin County Retirement	C.C.P. § 704.110(b), Gov. Code § 21201	24,131.07	24,131.07

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		J	04/09/2010 Security Agreement 2005 Honda CRF250 X5 Motorcycle VALUE \$2,100.00				2,100.00	0.00
GE Moneybank 901 Main Avenue Norwalk, CT 06851			04/09/2010 Security Agreement 2006 Dodge Charger Daytona VALUE \$15,250.00				15,250.00	0.00
ACCOUNT NO.		J	04/09/2010 Security Agreement 2006 Dodge Charger Daytona VALUE \$15,250.00				15,250.00	0.00
Santa Clara County Credit Union 852 N. First Street San Jose, CA 95112								

0 continuation sheets attached

Subtotal ➤
(Total of this page)

\$ 17,350.00	\$ 0.00
\$ 17,350.00	\$ 0.00

Total ➤
(Use only on last page)

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Debtor(s):	Michael William Lawrence	Case No.:
	Judieth Deann Lawrence	(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Debtor(s):	Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
------------	--	-------------------------

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. California Franchise Tax Board PO Box 942840 Sacramento, CA 94240-0040		J	04/15/2010 2009 Income Taxes				844.00	844.00	\$0.00
ACCOUNT NO. US Dept of Treasury Internal Revenue Service Fresno, CA 93888-0002		J	04/15/2010 2009 Income Taxes				4,600.00	4,600.00	\$0.00
ACCOUNT NO. US Dept of Treasury Internal Revenue Service Fresno, CA 93888-0002		J	04/15/2009 2008 Income Taxes				5,800.00	5,800.00	\$0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

Subtotals
(Totals of this page)

\$ 11,244.00	\$ 11,244.00	\$ 0.00
\$ 11,244.00		
	\$ 11,244.00	\$ 0.00

Total
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities and
Related Data.)

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
--	-------------------------

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR <small>HUSBAND, WIFE, JOINT OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5291151573694207	J	03/01/2010 Consumer Goods				4,254.52
Capital One PO Box 60599 City of Industry, CA 91716						
ACCOUNT NO. 5431430110543946	J	03/01/2010 Consumer Goods				4,396.23
Chase Card Services PO Box 94014 Palatine, IL 60094						
ACCOUNT NO. 6035320257534998	J	03/01/2010 Consumer Goods				4,198.52
Citibank - Home Depot PO Box 182676 Columbus, OH 43218						
ACCOUNT NO. 5121071856006790	J	03/01/2010 Consumer Goods				8,967.57
Citibank - Sears PO Box 688957 Des Moines, IA 50368						

2 Continuation sheets attached

Subtotal >	\$ 21,816.84
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

SACRAMENTO DIVISION

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 44033329560	J	03/01/2010 Consumer Goods				689.27
Citocard - Macys PO Box 689195 Des Moines, IA 50368						
ACCOUNT NO. 6034623005198835	J	03/01/2010 Consumer Goods				2,945.36
GE Moneybank PO Box 960061 Orlando, FL 32896						
ACCOUNT NO. 211780265538829	J	03/01/2010 Consumer Goods				4,408.73
Household Beneficial Finance PO Box 60101 City of Industry, CA 91716						
ACCOUNT NO. 7001063107016497	J	03/01/2010 Consumer Goods				3,457.00
HSBC - Best Buy PO Box 60148 City of Industry, CA 91716						
ACCOUNT NO. 450337511370	J	04/09/2010 Consumer Goods				1,171.95
Macys PO Box 689195 Des Moines, IA 50368						

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal ➤ \$ **12,672.31**

Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

SACRAMENTO DIVISION

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4308514435111993		J	03/01/2010 Consumer Goods				1,947.32
Macys Premier VISA PO Box 689195 Des Moines, IA 50368							
ACCOUNT NO. 3954540-21		J	03/01/2010 Consumer Goods				21,199.77
Santa Clara County FCU VISA 852 N. First Street San Jose, CA 95112							
ACCOUNT NO. 417400600		J	03/01/2010 Consumer Goods				2,115.00
Wells Fargo Financial Natl Bank PO Box 98752 Las Vegas, NV 89193							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 25,262.09
Total >	\$ 59,751.24

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
	Daughter	19
	Son	17
	Son	13
Employment:	DEBTOR	SPOUSE
Occupation	Sheriff Correctional Officer	Correctional Officer
Name of Employer	Santa Clara County	San Joaquin County
How long employed	22 yrs	7.5 years
Address of Employer	70 W. Hedding St. San Jose, CA 95110	44 North San Joaquin St., Ste. 550 Stockton, CA 95202

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 6,701.59	\$ 5,423.60
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 6,701.59	\$ 5,423.60
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 1,647.12	\$ 1,225.79
b. Insurance	\$ 0.00	\$ 22.49
c. Union dues	\$ 129.50	\$ 63.61
d. Other (Specify) <u>Deferred Comp.</u>	\$ 281.48	\$ 162.50
<u>Long Term Disab.</u>	\$ 69.70	\$ 0.00
<u>PERS Emp Contrib</u>	\$ 36.36	\$ 0.00
<u>PERS Survivor</u>	\$ 2.02	\$ 0.00
<u>Safety Mbr Retirement</u>	\$ 0.00	\$ 244.06
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 2,166.17	\$ 1,718.45
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 4,535.41	\$ 3,705.15
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or other government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify)	\$ 0.00	\$ 0.00

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

\$ 0.00	\$ 0.00
\$ 4,535.41	\$ 3,705.15
\$ 8,240.56	

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

NONE

Debtor(s): Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
---	-------------------------

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,800.00
a. Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>	
b. Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>	
2. Utilities: a. Electricity and heating fuel	\$ 275.00
b. Water and sewer	\$ 185.00
c. Telephone	\$ 325.00
d. Other _____	\$ 0.00
3. Home maintenance (repairs and upkeep)	\$ 120.00
4. Food	\$ 1,200.00
5. Clothing	\$ 150.00
6. Laundry and dry cleaning	\$ 15.00
7. Medical and dental expenses	\$ 100.00
8. Transportation (not including car payments)	\$ 300.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 56.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 60.00
c. Health	\$ 0.00
d. Auto	\$ 300.00
e. Other _____	\$ 0.00
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 0.00
b. Other _____	\$ 0.00
14. Alimony, maintenance, and support paid to others	\$ 0.00
15. Payments for support of additional dependents not living at your home	\$ 0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 0.00
17. Other _____	\$ 0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ 4,886.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 8,240.56
b. Average monthly expenses from Line 18 above	\$ 4,886.00
c. Monthly net income (a. minus b.)	\$ 3,354.56

**UNITED STATES BANKRUPTCY COURT
Eastern District of California
Sacramento Division**

In re: **Michael William Lawrence**

Judieth Deann Lawrence

Case No. _____

Chapter **13**

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing:	\$ _____
--	----------

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income:	\$ _____ 0.00
--------------------------	----------------------

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ 0.00
4. Payroll Taxes	\$ 0.00
5. Unemployment Taxes	\$ 0.00
6. Worker's Compensation	\$ 0.00
7. Other Taxes	\$ 0.00
8. Inventory Purchases (Including raw materials)	\$ 0.00
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ 0.00
10. Rent (Other than debtor's principal residence)	\$ 0.00
11. Utilities	\$ 0.00
12. Office Expenses and Supplies	\$ 0.00
13. Repairs and Maintenance	\$ 0.00
14. Vehicle Expenses	\$ 0.00
15. Travel and Entertainment	\$ 0.00
16. Equipment Rental and Leases	\$ 0.00
17. Legal/Accounting/Other Professional Fees	\$ 0.00
18. Insurance	\$ 0.00
19. Employee Benefits (e.g., pension, medical, etc.)	\$ 0.00
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	

None _____

21. Other (Specify):
None _____

None _____

22. Total Monthly Expenses (Add items 3 - 21)	\$ 0.00
---	----------------

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)	\$ 0.00
---	----------------

Debtor(s):	Michael William Lawrence Judieth Deann Lawrence	Case No.: (If known)
------------	--	-------------------------

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 4/27/2010

Michael William Lawrence

Signature of Debtor

Date 4/27/2010

Judieth Deann Lawrence

Signature of Joint Debtor, if any

[If joint case, both spouses must sign]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the of the named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets (Total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]